

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Teresa Cruz
Francisco Rosa
Debtors

Case No. 17-15608-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2018.

db/jdb +Teresa Cruz, Francisco Rosa, 2118 Robbins Avenue, Philadelphia, PA 19149-2944

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Teresa Cruz dmol60west@gmail.com, davidoffenecf@gmail.com
DAVID M. OFFEN on behalf of Joint Debtor Francisco Rosa dmol60west@gmail.com,
davidoffenecf@gmail.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
KEVIN G. MCDONALD on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:) CASE NO.: 17-15608-JKF
)
TERESA CRUZ and FRANCISCO)
ROSA,)
Debtors) CHAPTER 13

STIPULATION

COME NOW, this day of , 2018, Debtors, Teresa Cruz and Francisco Rosa, by and through their attorney, David M. Offen, Esquire, and Capital One Auto Finance, a division of Capital One, N.A. ("COAF") by and through its attorney, Mester & Schwartz, P.C., hereby stipulate the following terms of settlement of the Objection to Confirmation of Chapter 13 Plan:

WHEREAS the Debtors own a 2005 TOYOTA Highlander-V6 Utility 4D 4WD, V.I.N. JTEEP21A750109756 ("vehicle"); and

WHEREAS COAF has a lien on the vehicle; and

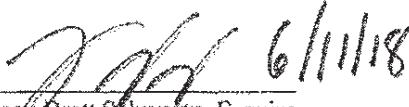
WHEREAS the Debtors have filed a Chapter 13 plan providing for payment of the vehicle through the plan; and

WHEREAS COAF has filed an Objection to Confirmation; and

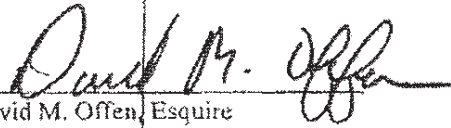
WHEREAS the Debtors and COAF seek to resolve the Objection to Confirmation; it is hereby stipulated and agreed that:

1. The value of the 2005 TOYOTA Highlander to be paid through the Plan is \$8,600.00.
2. The value of the vehicle shall be paid through the Plan at 5.25% interest for sixty (60) months. The payments will total \$9,796.79 and COAF shall have a total secured claim in that amount.

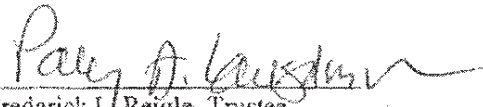
3. The balance of any claim shall be a general unsecured claim.
4. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 due to dismissal or conversion, this agreement is not binding upon the parties.
5. A faxed signature shall be treated as an original signature for purposes of this Stipulation.

 6/11/18

Jason Brett Schwartz, Esquire
Attorney for COAF
Mester & Schwartz, P.C.
1333 Race Street
Philadelphia, PA 19107
(267) 909-9036
Dated:




David M. Offen, Esquire
Attorney for the Debtor
The Curtis Center
601 Walnut Street, Suite 160 West
Philadelphia, PA 19106
(215) 625-9600
Dated:



Frederick L. Reigle, Trustee
2901 St. Lawrence Avenue
P.O. Box 4010
Reading, PA 19606
(610) 779-1313
Dated:

DATE: June 19, 2018

SO ORDERED
BY THE COURT:



Jean K. FitzSimon
U.S. Bankruptcy Judge